



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [INTERNATIONAL BANCSHARES CORPORATION](#)

City/State [LAREDO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [16,046,236](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [5](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[INTERNATIONAL BANCSHARES CORPORATION](#)

[1200 SAN BERNARDO](#)

[LAREDO, TX 78040](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	15,164,778	13,097,199	12,082,515	12,129,740	12,001,609
Net income (\$000)	253,921	167,319	205,104	215,931	157,436
Number of BHCs in peer group	130	128	125	118	108

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79	3.49	3.08	69	3.27	2.92	69
+ Non-interest income	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58	1.36	1.31	60	1.29	1.35	53
- Overhead expense	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35	2.45	2.72	37
- Provision for credit losses	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65	0.05	0.14	22	0.09	0.16	33
+ Securities gains (losses)	0	0.01	11	0	0.02	6	0	0.01	26	0	0	31	-0.04	0.01	5
+ Other tax equivalent adjustments	0	0	46	-0.02	0	1	0.83	0	99	0	0	45	-0.03	0	0
= Pretax net operating income (tax equivalent)	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97	2.34	1.57	94	1.94	1.43	86
Net operating income	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93	1.78	1.24	92	1.31	0.89	86
Net income	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92	1.31	0.90	86
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78	4.59	4.24	72	4.17	3.80	72
Interest expense	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14	0.51	0.86	20	0.38	0.60	28
Net interest income (tax equivalent)	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86	4.08	3.38	81	3.79	3.19	83
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73	0.19	0.22	60	0.13	0.24	42
Earnings coverage of net loan and lease losses (X)	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49	22.67	21.75	68	28.44	19.67	75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53	0.94	0.90	55	1.07	0.98	61
Allowance for loan and lease losses / Total loans and leases	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53	0.94	0.89	56	1.07	0.96	61
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.51	0.49	58	1.06	0.71	81	1.09	0.57	90	1.12	0.61	91	1.34	0.72	89
30-89 days past due loans and leases / Total loans and leases	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43	0.33	0.44	38	0.31	0.47	34
Liquidity and Funding															
Net noncore funding dependence	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57	16.29	16.62	57	21.39	17.03	66
Net short-term noncore funding dependence	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75	10.99	4.66	69	18.21	4.83	86
Net loans and leases / Total assets	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21	51.54	62.73	20
Capitalization															
Tier 1 leverage ratio	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98	15.87	9.71	99	14.62	9.53	99
Holding company equity capital / Total assets	14.39	10.71	93	15.52	11.16	94	17.49	12.43	92	16.34	12.22	92	15.09	11.94	86
Total equity capital (including minority interest) / Total assets	14.47	10.82	92	15.64	11.29	94	17.63	12.57	92	16.50	12.27	91	15.12	12.01	86
Common equity tier 1 capital / Total risk-weighted assets	20.47	12.42	97	19.05	12.38	95	18.58	12.17	94	17.55	12.12	93	17.11	12.19	92
Net loans and leases / Equity capital (X)	3.08	5.53	6	3.41	5.58	11	3.23	5.21	12	3.35	5.29	11	3.42	5.27	15
Cash dividends / Net income	28.69	28.27	51	41.79	42.30	51	33.48	33.12	52	22.97	27.31	32	27.69	31.29	40
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	14.38	10.50	74	15.82	16.68	48	2.03	9.26	19	-2.57	7	5	3.22	8.28	34
Equity capital	5.99	7.46	56	2.83	6.99	30	9.20	10.49	59	5.47	7.89	52	6.63	10.18	57
Net loans and leases	-4.49	3.36	23	8.75	9.07	60	5.15	9.10	43	3.49	7.89	32	6.45	9.38	48
Noncore funding	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40	-26.13	10.67	5	-13.50	5.59	34
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38	102.46	103.10	51	102.15	102.10	48
Cash from ops + noncash items + op expense / Op expense + dividends	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50	201.85	174.91	66	90.46	148.20	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	359,215	377,579	413,609	375,171	322,509	-4.86	20.61
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	359,198	377,556	413,582	375,126	322,295	-4.86	20.68
Tax-exempt income on loans and leases.....	17	23	27	45	214	-26.09	-90.40
Estimated tax benefit on income on loans and leases.....	17	23	27	45	329	-26.23	-90.34
Income on loans and leases (tax equivalent).....	359,232	377,602	413,636	375,216	322,838	-4.86	20.55
Investment interest income (tax equivalent).....	37,280	50,941	82,228	97,723	106,828	-26.82	-62.75
Interest on balances due from depository institutions.....	3,040	857	1,419	979	459	254.73	1382.93
Interest income on other earning assets.....	239	758	1,723	1,651	1,005	-68.47	-49.04
Total interest income (tax equivalent).....	399,791	430,158	499,006	475,569	431,130	-7.06	0.26
Interest on time deposits of \$250K or more	7,711	11,300	10,589	6,432	4,727	-31.76	
Interest on time deposits < \$250K.....	3,944	7,930	10,381	6,665	5,007	-50.26	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	4,110	6,358	16,379	12,763	6,210	-35.36	-9.89
Interest on other borrowings and trading liabilities.....	11,067	13,532	21,280	26,806	22,986	-18.22	-61.31
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	26,832	39,120	58,629	52,666	38,930	-31.41	-37.79
Net interest income (tax equivalent).....	372,959	391,038	440,377	422,903	392,200	-4.62	4.88
Non-interest income.....	221,952	148,461	154,393	164,870	154,850	49.50	35.67
Adjusted operating income (tax equivalent)	594,911	539,499	594,770	587,773	547,050	10.27	14.58
Overhead expense.....	261,470	276,463	308,875	297,024	294,063	-5.42	-9.26
Provision for credit losses.....	7,955	45,379	18,844	6,112	11,221		-59.94
Securities gains (losses)	-16	-5	-12	-141	-4,774		
Other tax equivalent adjustments	0	-2,191	100,000	0	-4,040		
Pretax net operating income (tax equivalent).....	325,347	215,568	367,197	283,527	232,952	50.93	56.25
Applicable income taxes	68,405	44,439	54,851	56,651	64,207	53.93	8.46
Tax equivalent adjustments	1,483	243	104,885	8,141	11,115	510.29	-85.68
Applicable income taxes (tax equivalent).....	69,888	44,682	159,736	64,792	75,322	56.41	-4.82
Minority interest	1,538	3,567	2,357	2,804	194	-56.88	78.01
Net income before discontinued operations, net of minority interest	253,921	167,319	205,104	215,931	157,436	51.76	89.59
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	253,921	167,319	205,104	215,931	157,436	51.76	89.59
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	255,459	170,886	207,461	218,735	157,630	49.49	89.52
Investment securities income (tax equivalent).....	37,280	50,941	82,228	97,723	106,828	-26.82	-62.75
US Treasury and agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Mortgage-backed securities	34,213	45,915	72,280	80,949	81,700	-25.49	-56.62
All other securities	3,067	5,026	9,948	16,774	25,128	-38.98	-85.53
Cash dividends declared.....	72,838	69,928	68,670	49,599	43,594	4.16	84.08
Common	72,838	69,928	68,670	49,599	43,594	4.16	84.08
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
BHC	Peer # 1	Pct												
2.64	2.85	30	3.28	3.27	52	4.13	4	62	3.92	3.87	57	3.59	3.47	60
0.18	0.23	45	0.30	0.48	23	0.49	0.98	13	0.43	0.79	17	0.32	0.55	28
2.46	2.60	34	2.99	2.77	65	3.64	3.01	79	3.49	3.08	69	3.27	2.92	69
1.46	1.04	74	1.13	1.21	53	1.28	1.32	58	1.36	1.31	60	1.29	1.35	53
3.92	3.70	68	4.12	4.04	60	4.92	4.41	77	4.85	4.46	72	4.56	4.33	65
1.72	2.17	21	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35	2.45	2.72	37
0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65	0.05	0.14	22	0.09	0.16	33
0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
0	0.01	10	0	0.02	6	0	0.01	25	0	0	29	-0.04	0.01	5
0	0	46	-0.02	0	1	0.83	0	99	0	0	45	-0.03	0	0
2.15	1.66	82	1.65	1.04	86	3.04	1.56	97	2.34	1.57	94	1.94	1.43	86

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.46	0.38	76	0.34	0.23	81	1.32	0.36	99	0.53	0.33	91	0.63	0.55	58
0.01	0	92	0.03	0	94	0.02	0	89	0.02	0	92	0	0	74
1.67	1.26	84	1.28	0.81	84	1.70	1.19	93	1.78	1.24	92	1.31	0.89	86

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
1.67	1.26	85	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92	1.31	0.90	86
1.67	1.26	85	1.28	0.82	83	1.70	1.19	93	1.78	1.24	92	1.31	0.91	86
1.68	1.27	85	1.30	0.83	85	1.72	1.20	93	1.80	1.25	92	1.31	0.91	86

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets

88.50	93.08	6	86.81	92.32	3	84.62	91.05	4	85.36	91.48	2	86.23	91.61	5
49.02	61.99	6	50.49	64.06	6	52.10	65.57	8	54.33	65.56	11	57.34	65.75	16
2.98	3.06	42	3.78	3.55	64	4.88	4.41	78	4.59	4.24	72	4.17	3.80	72
0.20	0.25	46	0.34	0.52	27	0.57	1.08	14	0.51	0.86	20	0.38	0.60	28
2.78	2.80	43	3.44	3.01	74	4.31	3.33	86	4.08	3.38	81	3.79	3.19	83

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

4.91	4.01	88	5.16	4.27	89	6.13	5.09	91	5.82	4.95	86	5.31	4.52	84
0.19	0.14	90	0.11	0.27	5	2.21	2.04	60	2.45	1.64	93	0.75	1.05	15
	0.25			0.68			2.44			2.17			1.41	
	0.45			0.60			0.99			1.11			1.11	
2.97	3.04	41	3.76	3.51	66	4.83	4.36	80	4.51	4.20	72	4.02	3.73	68

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

1	1.77	5	1.55	2.25	6	2.44	2.76	23	2.56	2.68	42	2.55	2.47	57
0	1.14	1		1.75			2.32			2.05			1.62	
0.86	1.57	2	1.46	2.05	7	2.22	2.61	8	2.30	2.50	24	2.06	2.23	35
6.58	2.81	95	7.61	3.24	96	8.63	4.06	93	8.45	4.20	92	9.52	3.66	94

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

0.24	0.21	65	0.46	0.53	47	0.71	1.10	23	0.49	0.81	21	0.30	0.49	25
0.70	0.66	58	1.13	1.42	25	1.18	1.96	8	0.73	1.44	6			
0.37	0.62	21	0.74	1.36	5	0.95	1.82	9	0.59	1.29	11			
0.10	0.15	38	0.18	0.36	16	0.50	0.93	16	0.39	0.67	23			
	0.14			0.42			1.19			0.97			0.51	

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

0.11	0.17	52	0.29	0.62	23	0.92	1.86	26	0.62	1.51	25	1.64	0.94	82
1.75	1.27	66	1.60	1.50	55	1.89	2.38	21	1.88	2.28	23	1.23	1.77	22
0.36	0.37	58	0.59	0.74	37	0.93	1.49	20	0.80	1.19	23	0.57	0.82	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017				
Non-interest Income and Expenses												
Total non-interest income	221,952		148,461		154,393		164,870		154,850			
Fiduciary activities income	294		291		267		246		253			
Service charges on deposit accounts - domestic	66,205		61,983		72,501		72,434		72,868			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	2,049		2,246		2,256		2,302		2,253			
Insurance activities revenue.....	8,361		8,179		8,196		8,175		7,854			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	620		630		568		539		529			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	1,464		3,958		2,898		3,975		1,708			
Other non-interest income.....	142,959		71,174		67,707		77,199		69,385			
Total overhead expenses	261,470		276,463		308,875		297,024		294,063			
Personnel expense.....	123,479		130,039		145,930		138,533		132,750			
Net occupancy expense.....	51,203		53,225		56,905		54,968		53,720			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		25			
Other operating expenses.....	86,788		93,199		106,040		103,523		107,568			
Fee income on mutual funds and annuities.....	1,939		2,125		2,133		1,899		1,831			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	2,217		2,411		3,223		3,214		3,194			
Average personnel expense per employee.....	55.70		53.94		45.28		43.10		41.56			
Average assets per employee.....	6,840.22		5,432.27		3,748.84		3,774.03		3,757.55			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.87	2.17	38	1.43	2.02	48	1.38	2.72	43	1.15	3.08	34
Overhead expenses / Net Interest Income + non-interest income	44.06	59.28	12	51.48	62.28	15	52.36	61.29	15	51.24	60.88	15
Percent of Average Assets												
Total overhead expense	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47	2.45	2.71	35
Personnel expense.....	0.81	1.21	12	0.99	1.30	20	1.21	1.41	30	1.14	1.44	22
Net occupancy expense.....	0.34	0.23	90	0.41	0.26	93	0.47	0.28	96	0.45	0.28	94
Other operating expenses.....	0.57	0.72	33	0.71	0.94	31	0.88	0.97	52	0.85	0.97	47
Overhead less non-interest income	0.26	1.10	9	0.98	1.25	29	1.28	1.32	45	1.09	1.38	26
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	43.95	58.83	12	51.24	61.82	15	51.93	60.64	14	50.53	60.37	13
Personnel expense.....	20.76	32.93	8	24.10	32.36	13	24.54	32.39	15	23.57	32.51	12
Net occupancy expense.....	8.61	6.23	82	9.87	6.58	91	9.57	6.52	91	9.35	6.48	90
Other operating expenses.....	14.59	19.18	13	17.28	22.28	31	17.83	21.20	33	17.61	20.90	33
Total non-interest income	37.31	27.67	74	27.52	28.83	54	25.96	29.23	52	28.05	28.50	57
Fiduciary activities income	0.05	2.20	28	0.05	2.09	26	0.04	1.97	30	0.04	2.14	31
Service charges on domestic deposit accounts	11.13	3.27	99	11.49	3.27	99	12.19	3.88	97	12.32	4.15	97
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0.34	2.58	25	0.42	2.46	28	0.38	3.54	22	0.39	3.42	21
Insurance activities revenue.....	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83	1.39	0.47	84
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.10	0.60	38	0.12	0.01	65	0.10	0.28	49	0.09	0.65	33
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.25	3.30	16	0.73	3.92	32	0.49	1.86	28	0.68	1.61	43
Other non-interest income.....	24.03	9.27	93	13.19	9.65	75	11.38	10.04	69	13.13	9.86	72
Overhead less non-interest income	6.64	30.52	8	23.73	31.93	27	25.97	31.06	30	22.48	31.46	21
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.03	21.18	44	20.61	18.63	61	14.94	20.56	11	19.98	19.04	53
Applicable income tax + TE / Pretax net operating income + TE	21.48	22.67	28	20.73	21.18	38	43.50	23.23	95	22.85	21.56	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	5,566,649	5,615,177	5,456,928	5,281,302	5,102,901	-0.86	14.07	
Commercial and industrial loans	1,555,955	1,832,059	1,315,117	1,160,327	1,120,243	-15.07	61.10	
Loans to individuals	63,788	66,194	77,156	73,435	75,926	-3.63	-20.94	
Loans to depository institutions and acceptances of other banks	0	0	0	300	400		-100.00	
Agricultural loans	9,834	12,337	12,616	12,051	10,380	-20.29	29.99	
Other loans and leases	12,926	15,987	33,130	33,874	38,322	-19.15	-57.17	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,209,152	7,541,754	6,894,947	6,561,289	6,348,172	-4.41	20.86	
Less: Allowance for loan and lease losses	110,372	109,059	60,277	61,383	67,687	1.20	70.70	
Net loans and leases	7,098,780	7,432,695	6,834,670	6,499,906	6,280,485	-4.49	20.32	
Debt securities that reprice or mature in over 1 year	4,140,155	2,984,108	3,251,094	3,238,751	3,898,564	38.74	7.14	
Mutual funds and equity securities	6,079	6,202	6,094	5,936	27,886	-1.98	-78.22	
Subtotal	11,245,014	10,423,005	10,091,858	9,744,593	10,206,935	7.89	14.84	
Interest-bearing bank balances	1,677,535	1,728,811	23,252	34,300	25,061	-2.97	2275.47	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,372,178	100,060	130,229	173,798	228,021	1271.36	376.83	
Trading assets	0	0	0	0	0			
Total earning assets	14,294,727	12,251,876	10,245,339	9,952,691	10,460,017	16.67	40.83	
Non-interest-bearing cash and due from depository institutions	236,693	268,427	233,568	282,497	240,296	-11.82	19.19	
Premises, fixed assets, and leases	452,985	485,367	511,961	506,898	514,454	-6.67	-14.14	
Other real estate owned	35,332	60,486	71,102	58,218	30,520	-41.59	-16.39	
Investment in unconsolidated subsidiaries	7,653	7,557	7,425	8,633	8,400	1.27	-6.91	
Intangible and other assets	1,018,846	955,754	1,043,499	1,063,016	931,011	6.60	16.17	
Total assets	16,046,236	14,029,467	12,112,894	11,871,953	12,184,698	14.38	35.94	
Quarterly average assets	15,878,706	13,655,111	12,022,877	12,009,914	12,149,408	16.28	33.23	
Average loans and leases (YTD)	7,309,015	7,323,771	6,743,244	6,445,698	6,074,415	-0.20	23.73	
Memoranda								
Loans held-for-sale	2,326	7,797	5,952	4,822	8,017	-70.17	-84.36	
Loans not held-for-sale	7,206,826	7,533,957	6,888,995	6,556,467	6,340,155	-4.34	21.13	
Real estate loans secured by 1–4 family	887,321	1,021,915	1,162,338	1,193,670	1,152,139	-13.17	-15.45	
Commercial real estate loans	4,526,384	4,434,692	4,142,643	3,915,706	3,769,341	2.07	23.19	
Construction and land development	1,672,282	1,850,410	2,192,148	1,893,322	1,694,702	-9.63	-3.09	
Multifamily	284,535	441,044	190,430	226,257	192,916	-35.49	102.56	
Nonfarm nonresidential	2,569,567	2,143,238	1,760,065	1,796,127	1,881,723	19.89	42.09	
Real estate loans secured by farmland	152,944	158,570	151,947	171,926	181,421	-3.55	-2.14	
Total investment securities	5,518,412	3,090,370	3,387,417	3,418,485	4,154,471	78.57	32.03	
U.S. Treasury securities	1,295,014	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	44,557	50,814	93,375	188,339	232,952	-12.31	-82.52	
Mortgage-backed securities	4,169,362	3,029,954	3,285,548	3,223,010	3,891,233	37.60	7.06	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,400	3,400	2,400	1,200	2,400	0.00	41.67	
Mutual funds and equity securities	6,079	6,202	6,094	5,936	27,886	-1.98	-78.22	
Available-for-sale securities	5,508,933	3,080,768	3,378,923	3,411,349	4,152,071	78.82	31.88	
U.S. Treasury securities	1,295,014	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	44,557	50,814	93,375	188,339	232,952	-12.31	-82.52	
Mortgage-backed securities	4,169,362	3,029,954	3,285,548	3,223,010	3,891,233	37.60	7.06	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0			
Available-for-sale securities appreciation (depreciation)	-41,041	26,478	2,854	-69,817	-44,192			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,497,928	1,224,270	855,141	997,585	1,403,084	22.35	-14.64	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	5,838,527	4,715,814	3,545,905	3,454,840	3,243,256	23.81	84.88
NOW, ATS and transaction accounts	447,697	376,484	301,346	295,577	312,072	18.92	30.65
Time deposits less brokered deposits < \$250K	1,064,494	1,069,141	1,082,441	1,104,229	1,162,282	-0.43	
MMDA and other savings accounts	4,142,852	3,476,023	2,966,483	2,972,663	2,933,058	19.18	44.80
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	11,493,570	9,637,462	7,896,175	7,827,309	7,650,668	19.26	63.64
Time deposits of \$250K or more	1,124,308	1,084,398	929,858	869,237	894,226	3.68	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	439,673	428,148	236,537	229,991	353,805	2.69	-12.93
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	190,000	268,975	945,225		-100.00
Other borrowings w/remaining maturity over 1 year	436,138	436,327	436,510	436,690	250,000	-0.04	
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,000,119	1,948,873	1,792,905	1,804,893	2,443,256	2.63	-29.19
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	134,642	134,642	134,642	160,416	160,416	0.00	-16.07
Other liabilities	96,161	114,168	153,376	120,920	88,631	-15.77	41.50
Total liabilities	13,724,492	11,835,145	9,977,098	9,913,538	10,342,971	15.96	36.20
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	96,351	96,241	96,215	96,104	96,019	0.11	0.46
Common surplus	152,144	149,334	148,075	145,283	171,816	1.88	-10.27
Retained earnings	2,470,710	2,289,626	2,200,568	2,064,134	1,891,805	7.91	38.96
Accumulated other comprehensive income	-31,980	20,825	2,345	-54,634	-28,397		
Other equity capital components	-378,744	-378,028	-329,150	-311,305	-292,263		
Total holding company equity capital	2,308,481	2,177,998	2,118,053	1,939,582	1,838,980	5.99	33.85
Noncontrolling (minority) interest in subsidiaries	13,263	16,324	17,743	18,833	2,747	-18.75	419.71
Total equity capital, including minority interest	2,321,744	2,194,322	2,135,796	1,958,415	1,841,727	5.81	34.42
Total liabilities and capital	16,046,236	14,029,467	12,112,894	11,871,953	12,184,698	14.38	35.94
Memoranda							
Non-interest-bearing deposits	5,838,527	4,715,814	3,545,905	3,454,840	3,243,256	23.81	84.88
Interest-bearing deposits	6,779,351	6,006,046	5,280,128	5,241,706	5,301,638	12.88	24.35
Total deposits	12,617,878	10,721,860	8,826,033	8,696,546	8,544,894	17.68	46.55
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,177,998	2,118,053	1,939,582	1,838,980	1,724,667		
Accounting restatements	0	-8,333	0	5,997	0		
Net income	253,921	167,319	205,104	215,931	157,436		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,413	543	1,923	1,522	1,454		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	716	48,878	17,845	19,043	187		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	72,838	69,928	68,670	49,599	43,594		
Change in other comprehensive income	-52,805	18,479	56,979	-26,237	-1,700		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	508	743	980	-27,969	904		
Holding company equity capital, ending balance	2,308,481	2,177,998	2,118,053	1,939,582	1,838,980		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.69	36.25	41	40.02	36.22	51	45.05	37.78	60	44.49	37.19	57	41.88	35.54	56
Commercial and industrial loans	9.70	10.76	52	13.06	13.52	47	10.86	12.02	46	9.77	12.85	41	9.19	12.62	36
Loans to individuals	0.40	3.36	27	0.47	3.40	25	0.64	4.20	26	0.62	4.31	26	0.62	4.47	29
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	65	0	0.06	62
Agricultural loans.....	0.06	0.18	59	0.09	0.19	62	0.10	0.24	65	0.10	0.30	63	0.09	0.21	64
Other loans and leases.....	0.08	4.47	3	0.11	4.63	3	0.27	5.01	3	0.29	5	3	0.31	5.10	5
Net loans and leases.....	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21	51.54	62.73	20
Debt securities over 1 year.....	25.80	19.46	69	21.27	15.55	75	26.84	14.60	92	27.28	14.63	93	32	14.83	93
Mutual funds and equity securities	0.04	0.06	58	0.04	0.05	59	0.05	0.06	62	0.05	0.06	58	0.23	0.06	89
Subtotal	70.08	79.22	18	74.29	78.16	22	83.32	79.65	44	82.08	79.97	35	83.77	79.31	46
Interest-bearing bank balances	10.45	8.50	64	12.32	7.51	82	0.19	3.06	2	0.29	3.04	5	0.21	3.46	2
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	8.55	1.56	95	0.71	1.68	32	1.08	1.91	44	1.46	1.96	60	1.87	1.86	66
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	89.08	91.77	17	87.33	91.05	10	84.58	89.53	9	83.83	89.74	8	85.85	89.84	12
Non-interest cash and due from depository institutions.....	1.48	0.82	92	1.91	1.07	93	1.93	1.14	92	2.38	1.21	95	1.97	1.22	92
Other real estate owned.....	0.22	0.01	99	0.43	0.02	98	0.59	0.03	98	0.49	0.04	98	0.25	0.05	95
All other assets.....	9.44	7.35	74	10.76	7.82	86	13.49	9.27	89	13.79	8.98	91	12.18	8.86	81
Memoranda															
Short-term investments	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11	1.75	7.80	21	2.08	8.69	25
U.S. Treasury securities.....	8.07	1.47	92	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0	0.54	13	0	0.69	10	0	0.75	11
Municipal securities	0.28	1.73	29	0.36	1.69	31	0.77	1.34	52	1.59	1.62	61	1.91	1.60	65
Mortgage-backed securities	25.98	14.14	87	21.60	11.75	90	27.12	11.44	98	27.15	11.13	97	31.94	11.06	97
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.02	0.53	32	0.02	0.42	36	0.02	0.39	37	0.01	0.41	31	0.02	0.38	41
Loans held-for-sale.....	0.01	0.55	25	0.06	0.52	26	0.05	0.39	27	0.04	0.30	31	0.07	0.33	33
Loans held for investment	44.91	58.06	15	53.70	61.72	21	56.87	63.50	24	55.23	63.93	23	52.03	62.63	22
Real estate loans secured by 1–4 family	5.53	11.46	25	7.28	11.91	30	9.60	13.29	35	10.05	13.46	34	9.46	13.44	33
Revolving	0.28	1.42	23	0.31	1.66	23	0.35	2.07	23	0.32	2.27	19	0.26	2.40	17
Closed-end, secured by first liens	2.63	9.67	16	3.04	9.81	17	3.75	10.69	19	3.92	10.57	21	3.69	10.35	20
Closed-end, secured by junior liens	2.61	0.17	98	3.93	0.22	99	5.50	0.28	99	5.81	0.31	99	5.50	0.34	99
Commercial real estate loans	28.21	22.69	65	31.61	22.22	72	34.20	22.23	75	32.98	21.58	74	30.94	19.88	72
Construction and land development	10.42	3.34	95	13.19	3.40	98	18.10	3.44	99	15.95	3.51	99	13.91	3.25	99
Multifamily.....	1.77	3.57	35	3.14	3.12	60	1.57	3.01	38	1.91	2.72	43	1.58	2.54	45
Nonfarm nonresidential	16.01	14.57	56	15.28	14.72	48	14.53	14.69	49	15.13	14.44	52	15.44	13.30	59
Real estate loans secured by farmland.....	0.95	0.30	83	1.13	0.33	83	1.25	0.36	84	1.45	0.41	84	1.49	0.32	88

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	77.22	61.05	77	74.45	57.15	82	79.14	57.46	87	80.49	56.49	89	80.38	54.84	88
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.31	19.86	26	13.55	19.43	30	16.86	20.75	34	18.19	21.10	35	18.15	21.45	35
Real estate loans secured by 1–4 family.....	0.63	2.43	22	0.58	2.64	23	0.61	3.15	23	0.59	3.50	20	0.51	3.77	19
Revolving	11.68	17.24	29	12.97	16.59	34	16.25	17.39	43	17.61	17.39	52	17.64	17.41	55
Closed-end.....	62.79	37.86	89	58.80	34.63	93	60.08	33.52	92	59.68	32.14	94	59.38	29.99	95
Construction and land development.....	23.20	5.65	99	24.54	5.26	99	31.79	5.09	99	28.86	5.20	99	26.70	4.90	99
1–4 family.....	4	1.18	91	3.01	0.93	89	4.96	0.94	98	3.94	1.02	96	3.21	0.89	91
Other.....	19.19	4.40	99	21.52	4.19	99	26.83	4.02	99	24.92	4.05	99	23.49	3.90	99
Multifamily.....	3.95	5.78	43	5.85	4.96	66	2.76	4.69	39	3.45	4.10	49	3.04	3.84	48
Nonfarm nonresidential	35.64	24.56	74	28.42	22.93	62	25.53	22.15	55	27.37	21.40	62	29.64	20.03	70
Owner-occupied.....	7.24	8.29	46	6.98	7.68	49	7.12	7.72	52	8.80	8.03	56	9.67	7.58	64
Other.....	28.41	15.94	88	21.44	14.95	75	18.40	14.34	63	18.58	13.38	68	19.97	12.45	77
Real estate loans secured by farmland.....	2.12	0.54	87	2.10	0.54	86	2.20	0.55	86	2.62	0.63	89	2.86	0.51	90
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	66	0.01	0.17	62
Commercial and industrial loans	21.58	18.86	61	24.29	22.17	62	19.07	19.53	53	17.68	20.32	43	17.65	20.53	44
Loans to individuals	0.88	6.24	29	0.88	6.13	28	1.12	7.13	27	1.12	7.36	25	1.20	7.61	29
Credit card loans	0.01	0.53	53	0.01	0.65	53	0.02	0.81	50	0.02	1.02	49	0.02	1.12	44
Agricultural loans.....	0.14	0.34	59	0.16	0.32	65	0.18	0.37	67	0.18	0.46	65	0.16	0.33	65
Other loans and leases.....	0.18	8.75	5	0.21	9.09	3	0.48	9.85	4	0.52	9.66	3	0.60	10.32	9
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	244.04	391.81	21	267.20	381.27	27	270.95	391.26	29	274.94	379.80	31	283.14	366.85	37
Real estate loans secured by 1–4 family.....	38.90	126.06	15	48.63	125.03	21	57.71	138.18	23	62.14	137.84	22	63.93	138.55	25
Revolving	2	15.44	18	2.08	17.42	19	2.09	21.26	19	2	23.33	16	1.78	25.05	15
Closed-end.....	36.90	108.85	20	46.55	106.14	22	55.63	115.20	25	60.14	112.79	27	62.15	111.69	28
Commercial real estate loans	198.43	245.88	35	211.03	234.65	40	205.69	229.44	41	203.85	219.72	47	209.14	204.45	50
Construction and land development.....	73.31	35.95	85	88.05	35.62	91	108.85	34.95	95	98.56	35.36	96	94.03	32.91	96
1–4 family.....	12.66	7.42	73	10.81	6.34	73	16.99	6.61	83	13.45	7.04	74	11.29	6.16	73
Other.....	60.65	28.11	90	77.25	28.16	94	91.86	27.32	97	85.11	27.26	97	82.74	26.01	97
Multifamily.....	12.47	38.66	25	20.99	32.74	38	9.46	31.04	24	11.78	27.85	33	10.70	25.95	35
Nonfarm nonresidential	112.65	158.05	32	101.99	155.06	33	87.39	152.10	33	93.50	147.22	35	104.41	137.03	39
Owner-occupied.....	22.87	52.99	26	25.04	52.37	25	24.38	53.07	28	30.05	54.89	33	34.05	51.62	38
Other.....	89.78	102.54	40	76.94	100.54	36	63.01	97.41	37	63.45	91.80	39	70.35	84.09	47
Real estate loans secured by farmland.....	6.70	3.22	78	7.55	3.44	78	7.54	3.60	79	8.95	4.02	79	10.07	3.31	83
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0.02	0.54	64	0.02	0.68	60
Commercial and industrial loans	68.21	114.45	26	87.18	139.91	25	65.30	122.02	26	60.40	128.82	21	62.16	126.55	25
Loans to individuals	2.80	34.55	20	3.15	37.47	21	3.83	43.51	19	3.82	42.67	20	4.21	44.83	24
Credit card loans	0.04	2.77	50	0.04	3.30	51	0.08	4.34	50	0.06	5.31	47	0.08	5.73	44
Agricultural loans.....	0.43	1.86	51	0.59	1.88	57	0.63	2.18	54	0.63	2.72	58	0.58	1.88	59
Other loans and leases.....	0.57	51.06	3	0.76	49.54	3	1.64	52.44	4	1.76	51.79	3	2.13	52.78	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	56.92	30.07	93	53.55	27.32	94	54.97	26.45	97	52.88	24.79	97	50.13	23.09	96
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	179.90	195.33	46	192.19	183.76	51	188.19	178.57	52	180.63	167.93	50	176.58	156.17	58
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	202.77	252.85	36	217.24	240.85	43	212.58	236.10	42	210.68	225.98	46	210.64	210.40	51

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11	1.75	7.80	21	2.08	8.69	25
Liquid assets	45.98	29.03	87	35.83	26.22	82	29.24	22.44	76	29.82	22.72	78	34.11	24.04	78
Investment securities	34.39	21.63	89	22.03	17.85	71	27.97	16.99	89	28.79	17.27	89	34.10	17.35	91
Net loans and leases	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23	54.75	63.98	21	51.54	62.73	20
Net loans, leases and standby letters of credit	44.89	59.49	13	53.76	62.48	20	57.33	64.84	23	55.60	65.07	20	52.24	63.89	18
Core deposits	71.63	75.71	25	68.69	70.67	32	65.19	63.09	41	65.93	62.13	48	62.79	61.26	42
Noncore funding	12.46	10.30	72	13.89	14.13	64	14.80	19.36	45	15.20	21.34	43	20.05	22.32	54
Time deposits of \$250K or more	7.01	1.58	96	7.73	2.11	96	7.68	2.94	94	7.32	2.89	91	7.34	2.57	92
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	2.74	1.23	83	3.05	1.47	81	1.95	1.94	67	1.94	1.97	65	2.90	2.23	72
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	2.74	0.54	90	3.05	0.54	90	1.95	0.48	82	1.94	0.54	78	2.90	0.73	84
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	7	1.57	3.01	36	2.27	3.67	40	7.76	3.96	84
Earning assets that reprice within 1 year	20.12	37.37	12	17.05	39.38	5	31	39.29	27	45.15	40.29	68	40.54	41.61	45
Interest-bearing liabilities that reprice within 1 year	12.91	6.39	84	14.05	8.20	83	15.25	10.19	83	15.04	10.01	78	15.21	8.46	81
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	7.21	29.65	7	3	29.11	6	15.76	26.63	22	30.11	27.38	51	25.33	29.77	38
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57	16.29	16.62	57	21.39	17.03	66
Net short-term noncore funding dependence	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75	10.99	4.66	69	18.21	4.83	86
Short-term investment / Short-term noncore funding	198.95	273.46	48	128.02	184.19	46	11.87	77.77	12	16.19	66.46	21	11.95	74.86	10
Liquid assets - short-term noncore funding / Nonliquid assets	67.44	36.68	86	39.97	28.18	74	26.25	16.97	77	27.06	16.04	79	25.40	18.16	73
Net loans and leases / Total deposits	56.26	72.79	13	69.32	79.43	24	77.44	90.31	21	74.74	90.08	16	73.50	90.14	18
Net loans and leases / Core deposits	61.76	78.25	18	77.12	88.34	28	86.56	103.93	24	83.04	105	16	82.09	105.65	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	0.12	42	0	1.57	7	0	0.72	11	0	-0.82	76	0	-0.31	62
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.89	-0.25	13	1.33	4.31	11	0.15	1.36	21	-3.75	-1.98	8	-2.55	-0.77	7
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	0.06	14.28	29	0.11	11.38	35	0.07	12.67	31	0.04	16.19	23	0.06	15.76	25
Available-for-sale securities	99.83	83.77	83	99.69	87.23	76	99.75	85.40	84	99.79	81.88	86	99.94	84.24	74
U.S. Treasury securities	23.47	6.70	86	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0	3.49	13	0	4.02	9	0	4.42	10
Municipal securities	0.81	8.22	25	1.64	9.83	32	2.76	7.75	40	5.51	9.16	49	5.61	9.31	49
Mortgage-backed securities	75.55	66.54	57	98.05	66.64	96	96.99	67.43	95	94.28	65.45	90	93.66	65.34	88
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.06	3.08	29	0.11	3.01	34	0.07	2.94	31	0.04	2.79	28	0.06	2.57	32
Mutual funds and equity securities	0.11	0.29	48	0.20	0.35	53	0.18	0.40	52	0.17	0.42	53	0.67	0.51	67
Debt securities 1 year or less	24.87	7.78	90	3.24	10.55	25	3.84	11.86	26	5.08	11.91	34	5.49	11.79	35
Debt securities 1 to 5 years	0.31	18.25	2	0.86	17.03	7	1.27	17.94	9	1.95	19.18	13	0.21	18.80	3
Debt securities over 5 years	74.72	71.11	47	95.70	69.86	92	94.71	66.02	92	92.80	64.73	88	93.63	64.73	90
Pledged securities	27.14	32.26	42	39.62	35.67	55	25.24	30.57	48	29.18	33.30	48	33.77	34.58	51
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	66.75	27.98	75	1,091.59	183.32	96	-26.25	26.69	13	-17.77	6.77	17	-29.38	19.19	8
Investment securities	78.57	31.36	88	-8.77	23.62	10	-0.91	11.75	25	-17.72	9.42	4	-0.60	8.45	25
Core deposits	19.26	16.94	68	22.05	26.88	35	0.88	11.23	9	2.31	7.29	35	8.92	12.19	52
Noncore funding	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40	-26.13	10.67	5	-13.50	5.59	34

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,693,162	2,367,592	2,633,582	2,956,882	2,815,784
Commit: Secured commercial real estate loans	1,966,382	1,692,989	1,933,791	2,300,345	2,116,793
Commit: Unsecured real estate loans	10,235	14,000	30,485	49,579	22,282
Credit card lines (reported semiannually, June/Dec)	13,703	13,579	11,097	21,114	20,644
Securities underwriting	0	0	0	0	0
Standby letters of credit	103,827	109,025	110,137	101,143	84,966
Commercial and similar letters of credit	593	341	489	8,072	4,145
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	6,825	14,958	5,364	5,093	5,888
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	92,705	94,516	33,697	41,010	89,505
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	16,258	14,424	0	1,275	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	4,702	2,101	939	11,411	6,674

Percent of Total Assets

	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	16.78	22.78	35	16.88	22.01	35	21.74	23.52	52	24.91	24.05	62	23.11	24.03	57
Standby letters of credit	0.65	0.65	63	0.78	0.71	68	0.91	0.84	66	0.85	0.92	60	0.70	0.96	51
Commercial and similar letters of credit	0	0.02	54	0	0.02	47	0	0.02	50	0.07	0.02	84	0.03	0.03	69
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	0.75	46.30	7	0.90	48.62	4	0.33	68.47	3	0.50	65.81	4	0.84	75.35	7
Interest rate contracts	0.62	32.46	7	0.78	34.36	4	0.32	47.31	3	0.39	43.84	4	0.78	53.66	6
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0	13.82	13
Written options contracts (interest rate)	0.04	1.41	22	0.11	2.18	24	0.04	2.47	22	0.04	2.16	24	0.05	2.60	25
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0.58	20.49	12	0.67	20.83	10	0.28	28.86	7	0.35	26.74	8	0.73	25.60	10
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.13	0.92	75	0.12	1.86	69	0.01	3.32	65	0.11	4.08	66	0.05	3.81	63
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0.10	0.32	83	0.10	0.52	80	0	0.98	35	0.01	1.48	70	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0.03	0.31	78	0.01	0.32	74	0.01	0.38	73	0.10	0.40	75	0.05	0.29	73
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.85	44.98	51	32.33	42.82	48	39.06	45.53	57	45.87	44.93	68	46.35	46.60	62

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	120,490	125,999	40,000	58,789	102,067
Interest rate contracts	99,530	109,474	39,061	46,103	95,393
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	20,960	16,525	939	12,686	6,674
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	23,083	29,382	5,364	6,368	5,888
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	23,083	29,382	5,364	6,368	5,888
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	97,407	96,617	34,636	52,421	96,179
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	120,490	125,999	40,000	58,789	102,067
Interest rate contracts	99,530	109,474	39,061	46,103	95,393
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	20,960	16,525	939	12,686	6,674
Derivative contracts (excluding futures and FX 14 days or less)	97,407	96,616	34,635	52,421	96,179
One year or less	4,702	0	7,453	7,511	5,121
Over 1 year to 5 years	0	2,100	0	16,228	91,058
Over 5 years	92,705	94,516	27,182	28,682	0
Gross negative fair value (absolute value)	2,363	2,804	793	3,414	877
Gross positive fair value.....	2,552	3,388	927	3,535	880
Held for trading.....	0	0	0	0	0
Non-traded.....	2,552	3,388	927	3,535	880
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	82.60	94.17	17	86.88	94.10	21	97.65	93.44	40	78.42	92.91	14	93.46	92.20	37
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	17.40	1.14	96	13.12	1.17	94	2.35	1.64	75	21.58	1.93	95	6.54	1.94	85
Futures and forwards	0	11.16	7	0	14.05	7	0	13.49	6	0	12.78	8	0	13.23	8
Written options	19.16	6.28	88	23.32	8.18	84	13.41	5.91	80	10.83	6.60	72	5.77	6.68	59
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	19.16	5.96	88	23.32	7.73	85	13.41	5.10	85	10.83	5.49	78	5.77	5.27	62
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	80.84	74.26	44	76.68	68.76	49	86.59	69.75	59	89.17	70.34	63	94.23	68.94	76
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	82.60	56.71	58	86.88	53.82	65	97.65	52.22	70	78.42	50.60	64	93.46	51.23	69
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	17.40	0.09	98	13.12	0.10	97	2.35	0.13	93	21.58	0.16	97	6.54	0.21	95
Derivative contracts (excluding futures and forex 14 days or less)	80.84	92.53	16	76.68	91.48	19	86.59	93.86	20	89.17	94.47	28	94.23	95.63	37
One year or less	3.90	27.56	21	0	32.05	4	18.63	32.17	45	12.78	32.51	38	5.02	31.96	17
Over 1 year to 5 years	0	27.01	5	1.67	27.06	10	0	30.45	4	27.60	31.16	45	89.21	31.85	96
Over 5 years	76.94	29.89	92	75.01	29.56	91	67.95	28.09	87	48.79	28.71	71	0	29.43	5
Gross negative fair value (absolute value)	1.96	0.98	89	2.23	1.55	70	1.98	0.83	90	5.81	0.72	99	0.86	0.69	62
Gross positive fair value	2.12	1.34	84	2.69	2.23	63	2.32	1.19	89	6.01	0.85	99	0.86	0.71	63
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	14	0	0.07	10	0	0.06	11	0	0.06	18	0	0.06	12
Gross positive fair value (X)	0	0.05	12	0	0.09	8	0	0.07	8	0	0.06	15	0	0.06	10
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	30	0	0.02	25	0	0.01	26	0	0.01	41	0	0.01	26
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	5
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	5

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	109,059	60,277	61,383	67,687	64,660
Gross losses	9,025	9,574	22,926	15,124	13,097
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,383	2,630	2,976	2,708	4,903
Net losses	6,642	6,944	19,950	12,416	8,194
Provision for loan and lease losses	7,955	45,379	18,844	6,112	11,221
Adjustments	0	10,347	0	0	0
Ending balance	110,372	109,059	60,277	61,383	67,687
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
0.05	-0.09	86	0.35	0.51	29	0.16	0.15	65	0.05	0.14	22	0.09	0.16	33	
0.11	-0.16	87	0.62	0.82	37	0.28	0.24	65	0.09	0.24	25	0.18	0.28	43	
119.77	-105.48	77	653.50	487.86	77	94.46	130.58	22	49.23	134.68	10	136.94	143.18	65	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53	0.94	0.90	55	1.07	0.98	61
Allowance for loan and lease losses / Total loans and leases	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53	0.94	0.89	56	1.07	0.96	61
Allowance for loan and lease losses / Net loans and leases losses (X)	16.62	21.39	60	15.71	11.58	75	3.02	8.03	34	4.94	7.54	51	8.26	8.39	67
Allowance for loan and lease losses / Nonaccrual assets	5,751.54	364.13	98	550.19	299.17	87	1,233.42	218.72	93	388.75	214.03	87	123.68	178.03	34
ALLL / 90+ days past due + nonaccrual loans and leases	1,045.29	287.08	96	388.68	244.34	78	93.32	151.73	34	108.71	160.51	38	105.64	136.22	43
Gross loan and lease losses / Average loans and leases	0.12	0.19	43	0.13	0.34	27	0.34	0.28	69	0.23	0.30	51	0.22	0.33	43
Recoveries / Average loans and leases	0.03	0.08	25	0.04	0.07	28	0.04	0.08	38	0.04	0.09	31	0.08	0.09	45
Net losses / Average loans and leases	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73	0.19	0.22	60	0.13	0.24	42
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	24.89	34.67	40	11.47	33.98	8	19.68	36.22	25	20.68	41.30	21	13.66	33.49	16
Earnings coverage of net loan and lease losses (X)	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49	22.67	21.75	68	28.44	19.67	75
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	54	0	0.04	20	0.13	0.01	96	0	0.02	30	0	0.02	26
Real estate loans secured by 1–4 family	0.02	-0.02	89	0.01	0.01	57	0.03	0.01	71	0.01	0.01	44	0.02	0.03	43
Revolving	0	-0.07	69	0	0.01	54	0.25	0.02	92	-0.41	0.03	5	0.49	0.09	92
Closed-end	0.02	-0.01	91	0.01	0	64	0.02	0	70	0.02	0.01	66	0	0.02	43
Commercial real estate loans	0	0.04	44	0	0.07	9	0.17	0.01	96	-0.01	0.01	34	-0.01	0.01	29
Construction and land development	0	0	77	0	0	45	0	-0.01	42	0	-0.03	58	0.01	-0.02	77
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	81	0	0	38	0	-0.01	38	0	-0.02	53	0.01	-0.01	81
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0.01	0.05	41	0	0.11	4	0.40	0.02	97	-0.01	0.02	19	-0.03	0.03	10
Owner-occupied	0.01	0.01	72	0	0.02	6	0.40	0.01	99	0	0.01	43	0	0.01	17
Other	0	0.04	44	0	0.08	24	0	0.01	40	-0.01	0.01	17	-0.02	0.01	9
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	0.03	0.17	25	0.05	0.47	17	0.36	0.37	61	0.13	0.31	33	0.17	0.39	38
Loans to individuals	0.21	0.71	23	0.32	1.13	21	0.58	1.17	31	0.44	1.16	24	0.35	1.25	20
Credit card loans	0	1.84	6	0	2.92	9	0.98	3.11	17	3.05	2.92	49	0.57	2.92	11
Agricultural loans	0	0.02	48	0	0.19	35	0.16	0.08	78	0.03	0.15	63	0	0.18	31
Loans to foreign governments and institutions	0	0	99	0	0	99	0	0	99	0	0	0	0	0	0
Other loans and leases	44.28	0.10	99	36.08	0.15	99	22.47	0.15	99	31.57	0.14	99	15.89	0.15	99

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	28,007	11,680	22,443	21,645	19,441										
90+ days past due loans and leases	8,640	8,237	59,706	40,674	9,345										
Nonaccrual loans and leases.....	1,919	19,822	4,887	15,790	54,728										
Total past due and nonaccrual loans and leases.....	38,566	39,739	87,036	78,109	83,514										
Restructured 30–89 days past due	197	97	598	338	413										
Restructured 90+ days past due	478	800	1,033	1,425	1,355										
Restructured nonaccrual	12	0	0	50	6,871										
Total restructured loans and leases	687	897	1,631	1,813	8,639										
30–89 days past due loans held for sale	0	0	0	0	0										
90+ days past due loans held for sale.....	0	0	0	0	0										
Nonaccrual loans held for sale	0	0	0	0	0										
Total past due and nonaccrual loans held for sale.....	0	0	0	0	0										
Restructured loans and leases in compliance	4,510	6,839	6,495	6,595	6,820										
Other real estate owned.....	35,332	60,486	71,102	58,218	30,520										
Other Assets															
30–89 days past due	0	0	0	0	0										
90+ days past due	0	0	0	0	0										
Nonaccrual.....	0	0	0	0	0										
Total other assets past due and nonaccrual.....	0	0	0	0	0										
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43	0.33	0.44	38	0.31	0.47	34
90+ days past due loans and leases	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91	0.62	0.17	86	0.15	0.20	64
Nonaccrual loans and leases.....	0.03	0.46	3	0.26	0.66	13	0.07	0.51	7	0.24	0.54	14	0.86	0.63	77
90+ days past due and nonaccrual loans and leases.....	0.15	0.62	11	0.37	0.85	18	0.94	0.71	73	0.86	0.75	67	1.01	0.88	66
30–89 days past due restructured.....	0	0.01	57	0	0.01	41	0.01	0.01	59	0.01	0.02	47	0.01	0.02	48
90+ days past due restructured	0.01	0	83	0.01	0.01	85	0.01	0.01	85	0.02	0.01	82	0.02	0.01	83
Nonaccrual restructured.....	0	0.10	5	0	0.13	3	0	0.14	4	0	0.16	8	0.11	0.20	37
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.39	0.32	70	0.15	0.40	20	0.33	0.43	43	0.33	0.44	38	0.31	0.47	34
90+ days past due assets	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91	0.62	0.18	86	0.15	0.20	64
Nonaccrual assets	0.03	0.47	3	0.26	0.67	13	0.07	0.53	5	0.24	0.57	14	0.86	0.64	77
30+ days past due and nonaccrual assets	0.53	0.97	28	0.53	1.29	14	1.26	1.19	61	1.19	1.26	59	1.32	1.39	58
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.36	8	0.20	0.52	16	0.53	0.44	65	0.48	0.48	57	0.53	0.54	52
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.37	41	0.63	0.55	66	1.12	0.48	91	0.97	0.52	86	0.78	0.59	74
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.26	0.41	35	0.63	0.60	55	0.69	0.53	69	0.69	0.60	62	0.77	0.72	55
Allowance for loan and lease losses	38.45	62.64	29	80.73	66.66	73	139.55	115.41	72	134.18	118.28	68	138.63	129.01	64
Equity capital + allowance for loan and lease losses	1.75	3.60	22	3.85	4.97	35	3.86	4.28	50	4.12	4.79	42	4.92	5.78	44
Tier 1 capital + allowance for loan and lease losses	1.86	4.30	16	4.19	6.05	31	4.18	5.65	39	4.29	6.16	33	5.21	7.35	31
Loans and leases + other real estate owned	0.59	0.71	48	1.16	0.97	72	1.21	0.85	79	1.24	0.96	73	1.47	1.15	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due.....	0.44	0.26	80	0.14	0.39	18	0.32	0.38	48	0.27	0.42	35	0.27	0.44
	90+ days past due	0.14	0.12	77	0.14	0.16	74	1.08	0.16	90	0.56	0.22	82	0.13	0.26
	Nonaccrual.....	0.03	0.52	6	0.33	0.76	21	0.05	0.46	9	0.13	0.57	11	0.72	0.69
Commercial and industrial	30–89 days past due.....	0.12	0.24	40	0.09	0.23	30	0.18	0.31	39	0.40	0.30	74	0.24	0.32
	90+ days past due	0.03	0.04	63	0	0.03	43	0.01	0.05	40	0.87	0.05	96	0.01	0.05
	Nonaccrual.....	0.02	0.57	4	0.06	0.75	9	0.14	0.83	16	0.78	0.76	58	1.59	0.93
Individuals	30–89 days past due.....	0.36	0.63	35	0.98	0.83	66	1.08	0.83	65	1.36	0.84	82	1.45	0.97
	90+ days past due	0	0.09	45	0.37	0.14	82	0.12	0.17	60	0.04	0.16	45	2.93	0.19
	Nonaccrual.....	0	0.17	11	0	0.28	9	0.01	0.17	26	0.03	0.23	23	0.06	0.24
Depository institution loans	30–89 days past due.....		0.01			0			0		0	0	47	0	0
	90+ days past due		0			0			0		0	0	47	0	0.05
	Nonaccrual.....		0			0			0		0	0	48	0	0.47
Agricultural	30–89 days past due.....	2.96	0.07	99	0.01	0.17	57	0.16	0.24	67	1.07	0.17	92	1.27	0.17
	90+ days past due	0	0	42	0	0	44	0.68	0	97	0	0	43	0.17	0
	Nonaccrual.....	0	0.70	27	0	0.49	24	0.06	0.67	47	0.76	0.75	69	0.44	0.96
Foreign governments	30–89 days past due.....		0.50			0			0.07			0.01			0
	90+ days past due		0			0			0			0			0
	Nonaccrual.....		0.15			0.09			0.03			0.06			0.06
Other loans and leases	30–89 days past due.....	8.89	0.12	99	8.16	0.18	99	6.07	0.20	99	4.63	0.17	99	3.96	0.20
	90+ days past due	0.84	0.01	99	1.58	0.01	99	0.72	0.01	98	3.75	0.01	99	1.09	0.02
	Nonaccrual.....	0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.10
															18

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.59	0.46	72	0.42	0.65	37	0.56	0.67	55	0.64	0.71	55	0.74	0.74	57
	90+ days past due	0.85	0.24	85	0.73	0.33	84	0.37	0.31	78	0.36	0.46	73	0.43	0.49	73
	Nonaccrual	0.04	0.71	6	0.06	0.89	6	0.06	0.73	4	0.04	0.86	1	0.06	0.97	5
Revolving	30–89 days past due	0.24	0.28	48	0.35	0.48	45	0.40	0.45	45	0.14	0.50	16	0.82	0.61	76
	90+ days past due	0.23	0.02	94	0.38	0.03	96	0.17	0.05	85	0	0.05	25	0.13	0.07	78
	Nonaccrual	0	1.18	6	0	1.13	5	0	1	5	0.43	1.17	33	0	1.17	6
Closed-end	30–89 days past due	0.61	0.49	70	0.43	0.65	39	0.57	0.70	52	0.65	0.75	53	0.74	0.79	51
	90+ days past due	0.89	0.26	85	0.75	0.38	83	0.38	0.35	78	0.37	0.53	71	0.44	0.57	71
	Nonaccrual	0.04	0.67	6	0.06	0.87	5	0.06	0.70	6	0.03	0.84	2	0.06	0.96	6
Junior lien	30–89 days past due	0.09	0.01	95	0.06	0.02	90	0.13	0.02	95	0.15	0.03	96	0.15	0.03	94
	90+ days past due	0.11	0	99	0.11	0	99	0.10	0	98	0.08	0	96	0.09	0	98
	Nonaccrual	0	0.03	8	0	0.04	20	0	0.04	8	0	0.06	14	0	0.07	19
Commercial real estate	30–89 days past due	0.42	0.15	86	0.08	0.26	34	0.26	0.18	73	0.17	0.17	53	0.14	0.18	45
	90+ days past due	0.01	0.01	74	0	0.02	57	1.32	0.03	99	0.64	0.03	99	0.04	0.04	71
	Nonaccrual	0.03	0.38	9	0.41	0.62	44	0.06	0.23	19	0.16	0.28	35	0.96	0.34	95
Construction and development	30–89 days past due	0.05	0.17	51	0.06	0.28	40	0.03	0.28	35	0.13	0.21	48	0.04	0.23	32
	90+ days past due	0.01	0.01	84	0	0.01	35	0	0.02	33	0	0.02	64	0	0.03	52
	Nonaccrual	0.04	0.20	42	0.95	0.41	83	0.04	0.20	38	0.11	0.19	54	0.14	0.24	49
1–4 family	30–89 days past due	0	0.02	30	0.04	0.03	71	0	0.06	25	0.05	0.06	64	0.02	0.07	56
	90+ days past due	0.01	0	91	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0.05	0.13	65	0.02	0.22	39	0.03	0.20	45	0.07	0.13	54	0.02	0.13	38
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	69	0	0.02	59
	Nonaccrual	0.04	0.16	54	0.95	0.35	84	0.04	0.17	44	0.11	0.15	61	0.14	0.18	56
Multifamily	30–89 days past due	0	0.07	27	0.03	0.09	52	0.16	0.08	82	0.41	0.10	88	0.04	0.07	60
	90+ days past due	0	0	46	0	0	45	0	0	41	0.03	0.01	85	0	0.01	36
	Nonaccrual	0.05	0.17	60	0.03	0.11	48	0.09	0.05	76	0.22	0.08	85	0.25	0.10	81
Nonfarm non-residential	30–89 days past due	0.71	0.13	92	0.10	0.23	46	0.55	0.14	93	0.18	0.17	58	0.24	0.17	67
	90+ days past due	0.01	0.01	77	0.01	0.02	66	3.12	0.03	99	1.39	0.03	99	0.08	0.04	80
	Nonaccrual	0.02	0.45	10	0.02	0.80	5	0.07	0.28	19	0.20	0.30	42	1.76	0.38	97
Owner Occupied	30–89 days past due	0.03	0.04	55	0.10	0.07	71	0.36	0.07	98	0.17	0.09	74	0.12	0.07	72
	90+ days past due	0.01	0	86	0.01	0	78	0.01	0.01	66	1.38	0.01	99	0.08	0.02	88
	Nonaccrual	0.02	0.17	20	0.02	0.27	11	0.07	0.16	31	0.17	0.17	60	1.73	0.21	98
Other	30–89 days past due	0.68	0.08	93	0	0.14	11	0.20	0.07	85	0.01	0.07	25	0.12	0.09	70
	90+ days past due	0	0	37	0	0.01	33	3.11	0.01	99	0.01	0.01	70	0	0.02	25
	Nonaccrual	0	0.23	7	0	0.44	5	0	0.10	9	0.02	0.13	25	0.03	0.14	28
Farmland	30–89 days past due	0.13	0.10	73	0.14	0.11	74	0.07	0.23	55	0.13	0.25	61	0.05	0.27	47
	90+ days past due	0.03	0	91	0.03	0	93	0.03	0.01	87	0	0.01	42	0	0.06	38
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	1.07	21
Credit card	30–89 days past due	2.81	0.81	97	3.13	0.95	95	2.94	1.19	93	4.28	1.22	94	16.48	1.08	98
	90+ days past due	0.10	0.45	33	0.46	0.63	38	0.20	0.78	31	1.81	0.73	90	3.15	0.75	97
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-130,249	-132,453	-84,861	-69,918	-24,428										
Retained earnings	2,470,710	2,289,626	2,200,568	2,064,134	1,891,805										
Accumulated other comprehensive income (AOCI)	-31,980	20,825	2,345	-54,634	-28,397										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,308,481	2,177,998	2,118,052	1,939,582	1,838,980										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	282,533	282,532	282,533	282,534	282,533										
Accumulated other comprehensive income-related adjustments	-31,980	20,825	2,345	-54,634	-28,218										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,057,928	1,874,641	1,833,174	1,711,682	1,584,665										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,057,928	1,874,641	1,833,174	1,711,682	1,584,665										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	134,642	134,642	134,642	160,416	160,416										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	134,642	134,642	134,642	160,416	160,416										
Less: Additional tier 1 capital deductions	21,888	16,880	14,105	12,562	10,486										
Additional tier 1 capital	112,754	117,762	120,537	147,854	149,930										
Tier 1 Capital	2,170,682	1,992,403	1,953,711	1,859,536	1,734,595										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	113,897	112,957	64,777	66,369	72,512										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	113,897	112,957	64,777	66,369	72,512										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	113,897	112,957	64,777	66,369	72,512										
Exited advanced approach tier 2 capital															
Total capital	2,284,579	2,105,360	2,018,488	1,925,905	1,807,107										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,878,706	13,655,111	12,022,877	12,009,914	12,149,408										
Less: Deductions from common equity tier 1 capital	304,421	299,412	291,203	295,096	282,533										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,574,285	13,355,699	11,731,674	11,714,818	11,866,875										
Total risk-weighted assets	10,053,000	9,838,255	9,867,594	9,754,509	9,262,237										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	20.47	12.37	97	19.05	12.35	95	18.58	12.11	94	17.55	12.09	93	17.11	12.16	92
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	21.59	13.11	98	20.25	13.08	95	19.80	12.78	94	19.06	12.85	93	18.73	12.95	93
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	22.73	14.91	97	21.40	15.23	94	20.46	14.36	92	19.74	14.45	92	19.51	14.63	92
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98	15.87	9.71	99	14.62	9.53	99
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		8,361			8,179			8,196			8,175			7,854		2.23	13.45
Other insurance activities income		8,361			8,179			8,196			8,175			7,854		2.23	13.45
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		297,218			292,379			289,694			282,645			277,425		1.66	8.46

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83	1.39	0.47	84	1.44	0.55	82			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.03	12	51	13.91	11.03	58	14.38	11.51	61	14.71	10.22	65	15.39	9.84	71			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017	
Foreign Activities									
Total foreign loans and leases	121,539		111,926		109,832		121,331		130,676
Real estate loans.....	45,307		40,002		42,390		44,618		48,667
Commercial and industrial loans	76,232		71,924		67,442		76,713		82,009
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	3,400		3,400		2,400		1,200		2,400
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	124,939		115,326		112,232		122,531		133,076
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0				
Non-interest-bearing deposits.....	0		0		0				
Analysis Ratios									
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans		0.20			5.18			27.03	
Commercial and industrial loans		0.79			0.64			0.29	
Foreign governments and institutions		0			0			0	
Growth Rates									
Net loans and leases.....	8.59	6.83	60	1.91	-2.40	65	-9.48	22.48	28
Total selected assets.....	8.34	9.48	66	2.76	2.04	52	-8.41	12.40	31
Deposits		0.73			3.46			10.36	
									5
									-0.77

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	25,000	127,500	127,250	0	0	0	-80.39	
Dividends	25,000	127,500	127,250	0	0	0	-80.39	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	55,882	3,450	500	5,750	2,779	1519.77	1017.64	
Dividends	55,882	3,450	500	5,750	2,779	1519.77	1017.64	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies			0	99,250	62,000			
Dividends			0	99,250	62,000			
Interest			0	0	0	0		
Management and service fees			0	0	0	0		
Other income			0	0	0	0		
Total income from subsidiaries	80,882	130,950	127,750	105,000	64,779	-38.23	-0.15	
Securities gains (losses)	0	0	0	0	23			
Other operating income	10,860	-764	426	10,196	7,924		17.85	
Total operating income	91,742	130,186	128,176	115,196	72,726	-29.53	1.82	
Operating Expenses								
Personnel expenses	506	743	980	1,035	903	-31.90	-53.23	
Interest expense	0	0	0	0	0			
Other expenses	4,610	5,077	8,188	8,554	10,138	-9.20	-34.54	
Provision for loan and lease losses	0	27	0	0	0			
Total operating expenses	5,116	5,847	9,168	9,589	11,041	-12.50	-37.03	
Income (loss) before taxes	86,677	124,339	118,992	105,277	61,685	-30.29	5.73	
Applicable income taxes (credit)	1,358	-1,339	-1,878	481	-2,076		336.66	
Extraordinary items					0			
Income before undistributed income of subsidiaries	85,319	125,678	120,870	104,796	63,761	-32.11	4.47	
Equity in undistributed income of subsidiaries	168,602	41,641	84,234	111,135	93,674	304.89	222.59	
Bank subsidiaries	182,422	41,795	84,646	0	0	336.47		
Nonbank subsidiaries	-13,820	-154	-412	-1,414	322			
Subsidiary holding companies	0	0	0	112,549	93,352		-100.00	
Net income (loss)	253,921	167,319	205,104	215,931	157,435	51.76	89.59	
Memoranda								
Bank net income	207,422	169,295	211,896	0	0	22.52		
Nonbank net income	42,062	3,296	88	4,336	3,101	1176.15	1397.93	
Subsidiary holding companies' net income	0	0	0	211,799	155,352		-100.00	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,236,880	91.30	2,147,617	92.30	2,092,149	92.30	0	0	4.16	
Common and preferred stock		2,236,880	91.30	2,147,617	92.30	2,092,149	92.30	0	0	4.16	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		44,717	1.83	19,899	0.86	28,242	1.25	33,438	22,695	124.72	81.98
Common and preferred stock		44,717	1.83	19,899	0.86	28,242	1.25	33,438	22,695	124.72	81.98
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	1,953,855	1,855,826		-100.00
Common and preferred stock		0	0	0	0	0	0	1,953,855	1,855,826		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		10,402	0.42	11,951	0.51	12,100	0.53	0	0	-12.96	
Securities		164	0.01	113	0	135	0.01	151	482	45.13	-96.91
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		62,259	2.54	65,946	2.83	24,022	1.06	19,058	18,390	-5.59	236.32
Cash and due from unrelated depository institution		305	0.01	305	0.01	268	0.01	7	8	0.00	593.18
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		3,365	0.14	3,365	0.14	3,365	0.15	0	0	0.00	
Other assets		92,034	3.76	77,548	3.33	106,413	4.69	105,226	115,258	18.68	1.48
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,450,126	100.00	2,326,744	100.00	2,266,694	100.00	2,111,735	2,012,659	5.30	28.84
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		7,003	0.29	14,104	0.61	13,999	0.62	11,737	13,263	-50.35	-57.81
Balance due to subsidiaries and related institutions		134,642	5.50	134,642	5.79	134,642	5.94	160,416	160,416	0.00	-16.07
Total liabilities		141,645	5.78	148,746	6.39	148,641	6.56	172,153	173,679	-4.77	-19.98
Equity Capital		2,308,481	94.22	2,177,998	93.61	2,118,053	93.44	1,939,582	1,838,980	5.99	33.85
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		96,351	3.93	96,241	4.14	96,215	4.24	96,104	96,019	0.11	0.46
Common surplus		152,144	6.21	149,334	6.42	148,075	6.53	145,283	171,816	1.88	-10.27
Retained earnings		2,470,710	100.84	2,289,626	98.40	2,200,568	97.08	2,064,134	1,891,805	7.91	38.96
Accumulated other comprehensive income		-31,980	-1.31	20,825	0.90	2,345	0.10	-54,634	-28,397		
Other equity capital components		-378,744	-15.46	-378,028	-16.25	-329,150	-14.52	-311,305	-292,263		
Total liabilities and equity capital		2,450,126	100.00	2,326,744	100.00	2,266,694	100.00	2,111,735	2,012,659	5.30	28.84
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		134,642	5.50	134,642	5.79	134,642	5.94	160,416	160,416	0.00	-16.07
Notes payable to subsidiaries that issued TPS		134,642	5.50	134,642	5.79	134,642	5.94	160,416	160,416	0.00	-16.07
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital.....	11.29	11.94	49	7.86	7.29	54	9.98	9.68	59	11.23	10.40	60	8.80	7.61	62
Bank net income / Average equity investment in banks	9.38	11.80	30	8.02	7.45	53	12.94	10.51	78			11.19			8.74
Nonbank net income / Average equity investment in nonbanks	303.48	13.12	98	12.76	9.75	69	0.29	7.89	22	11.76	7.10	74	12.83	4.73	78
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01		0	8.55	7	11.22	8.78	62	8.49	6.82	57
Bank net income / Parent net income	81.69	96.79	16	101.18	88.16	40	103.31	82.22	55	0	82.56	8	0	80.64	7
Nonbank net income / Parent net income	16.56	3.40	86	1.97	3.59	62	0.04	5.93	24	2.01	3.78	68	1.97	7.76	56
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74		98.09	72.48	57	98.68	82.97	50
Leverage															
Total liabilities / Equity capital	6.14	16.81	29	6.83	20.06	23	7.02	20.43	29	8.88	20.88	38	9.44	19.94	41
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	5.83	13.63	31	6.18	16.67	24	6.36	16.36	31	8.27	17.10	42	8.72	16.10	46
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38	102.46	103.10	51	102.15	102.10	48
Total investment in subs / Equity capital	98.84	108.40	17	99.52	110.16	17	100.11	111.07	26	102.46	112.48	38	102.15	111.30	36
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.11	0.29	26	-0.06	0.47	29	0.01	0.36	37	0.22	0.35	52	0.25	0.52	46
Equity investment in subs – equity cap / Net income-div (X).....		1.05			1.82		0.02	1.22	4	0.29	1.22	23	0.35	2.64	9
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	115.95	152.85	36	173.57	136.59	74	167.08	177.68	53	193.81	162.34	67	136.91	141.81	56
Cash from ops + noncash items + op expense / Op expense + dividend	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50	201.85	174.91	66	90.46	148.20	19
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.27	98.54	40	155.38	134.08	70	105.04	116.34	42	101.13	103.19	52	99.71	92.33	48
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,204.48	1,770.77	80	3,344.75	1,539.23	85	1,949.14	1,632.83	67	1,606.32	1,369.37	66	1,244.01	1,547.94	64
Dividends + interest from subsidiaries / Interest expense + dividends	111.04	174.12	30	187.26	150.43	71	186.03	210.80	50	211.70	188.90	62	148.60	172.51	50
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X).....		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.55	3.44	50	2.85	3.85	50	1.07	2.64	47	0.90	2.61	44	0.81	3.24	38
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43		0.24			0.10	
Nonaccrual.....	0	0.92	42	0	1.03	40	0	0.54	40		6.54			7.38	
Total	0	1.09	39	0	1.13	37	0	0.58	34		6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.56	1.76	74	0.49	2.66	68	0.72	5.62	65	0.86	5.50	67	0.21	5.68	49
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	85.37	66.37	71	55.64	81.10	36	56.81	57.84	58	47.33	57.26	44	68.37	68.72	56
Dividends declared / Net income.....	28.69	28.27	51	41.79	42.29	51	33.48	33.08	51	22.97	27.33	32	27.69	31.29	40
Net income – dividends / Average equity.....	8.05	8.62	49	4.58	4.14	56	6.64	6.46	53	8.65	7.33	68	6.37	5.03	66
Percent of Dividends Paid															
Dividends from bank subsidiaries	34.32	155.92	17	182.33	132.17	68	185.31	178.13	52	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries	76.72	4.90	95	4.93	3.41	75	0.73	7.53	55	11.59	7.13	84	6.37	12.57	77
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	200.10	16.86	92	142.22	18.99	87
Dividends from all subsidiaries	111.04	203.53	26	187.26	174.85	64	186.03	260.40	41	211.70	215.26	52	148.60	196.35	45
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	12.05	45.96	15	75.31	60.28	66	60.05	66.55	38		60.71				59
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18		0.52				0.76
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36		1.88				2.98
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46		0				0.01
Operating income from bank subsidiaries	12.05	51.33	15	75.31	62.88	62	60.05	69.36	35		63.43				62.82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	132.86	62.63	86	104.67	56.39	78	568.18	82.95	93	132.61	51.40	88	89.62	102.35	63
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	132.86	87.22	80	104.67	79.84	70	568.18	150.41	89	132.61	99.33	72	89.62	165.35	52
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23		46.86	48.56	42	39.91	59.89	39
Interest income from subsidiary holding companies.....		5.26			8.40			6.54		0	3.95	26	0	2.71	34
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36		0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....		-0.40			0.01			0.29		0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....		58.37			55.20			76.49		46.86	61.19	38	39.91	64.33	34
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	27.25	74.16	18	97.94	69.76	67	99.28	67.32	79	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	27.25	83.13	16	97.94	82.20	51	99.28	78.80	67	0	74.20	5	0	69.23	5
Dividends from nonbank subsidiaries	60.91	3.07	95	2.65	1.95	76	0.39	2.65	55	4.99	2.57	82	3.82	2.65	75
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	60.91	4.67	94	2.65	4.70	68	0.39	7.29	43	4.99	7.64	70	3.82	9.99	61
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	86.16	5.15	95	85.25	5.49	94
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	86.16	6.79	94	85.25	6.46	92
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt		26.38			27.08			28.33			26.53			39.18	